

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price** , Marketing Time: **Typical** . Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

<b>Address</b>	250 Homewood Ave Unit 11a, Debary, FLORIDA 32713	<b>Order ID</b>	9426899	<b>Property ID</b>	35587309
<b>Inspection Date</b>	06/21/2024	<b>Date of Report</b>	06/22/2024		
<b>Loan Number</b>	57824	<b>APN</b>	80220305011A		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Volusia		

Tracking IDs					
<b>Order Tracking ID</b>	6.20_bpo	<b>Tracking ID 1</b>	6.20_bpo		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	THOMAS J DEGERONIMO III	<b>Condition Comments</b>
<b>R. E. Taxes</b>	\$1,242	The subject appears to be in good condition.
<b>Assessed Value</b>	\$105,431	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	Condo	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Leasehold	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	Terrace Hill	
<b>Association Fees</b>	\$220 / Month (Pool,Landscaping)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		
<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>
<b>Local Economy</b>	Stable	The neighborhood is located in a smaller town with neighboring towns near by. The neighborhood is near shopping, theaters, hospitals, post office, grocery and schools. The neighborhood has easy access to freeways in the area. There is a park near by. The neighborhood has homes of similar ages and styles. Short sales and REO properties are less common in the area. The current market is stable.
<b>Sales Prices in this Neighborhood</b>	Low: \$179100 High: \$425,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<180	

## Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	250 Homewood Ave Unit 11a	101 Grand Plaza Dr #H1	34 Fairway Dr	32 Fairway Dr
City, State	Debary, FLORIDA	Orange City, FL	Debary, FL	Debary, FL
Zip Code	32713	32763	32713	32713
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.52 <sup>1</sup>	1.29 <sup>1</sup>	1.28 <sup>1</sup>
Property Type	Condo	SFR	SFR	SFR
Original List Price \$	\$	\$189,900	\$280,000	\$285,000
List Price \$	--	\$189,900	\$280,000	\$285,000
Original List Date		05/02/2024	04/01/2024	03/15/2024
DOM · Cumulative DOM	-- · --	51 · 51	82 · 82	73 · 99
Age (# of years)	38	41	43	43
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	1	1	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Condo	1 Story Condo	1 Story Condo	1 Story Condo
# Units	1	1	1	1
Living Sq. Feet	1,284	1,025	1,230	1,358
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	3 · 2	2 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	None	None	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.03 acres	.03 acres	.05 acres	.04 acres
Other	--	--	--	--

\* Listing 1 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

### Listing Comments Why the comparable listing is superior or inferior to the subject.

**Listing 1** This comp has Block construction, eating space in the kitchen, living room dining room combo, walk in closets, inside laundry split plan and fenced yard.

**Listing 2** This comp has a Dishwasher, Hot Water Electric, Range, Refrigerator, Washer, Built In Oven, Dryer, Patio and Porch with Deck Open, block construction and inside laundry.

**Listing 3** This comp has Block construction, eating space in the kitchen. Hot Water Electric, Range, Refrigerator, Washer, Built In Oven, Dryer, Patio and Porch with inside laundry.

## Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	250 Homewood Ave Unit 11a	935 Eastridge Dr # 7a	101 Grand Plaza Dr # P60	101 Grand Plaza Dr # C30
<b>City, State</b>	Debary, FLORIDA	Debary, FL	Orange City, FL	Orange City, FL
<b>Zip Code</b>	32713	32713	32763	32763
<b>Datasource</b>	Tax Records	Public Records	Public Records	Public Records
<b>Miles to Subj.</b>	--	0.02 <sup>1</sup>	0.51 <sup>1</sup>	0.46 <sup>1</sup>
<b>Property Type</b>	Condo	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$224,000	\$190,000	\$185,000
<b>List Price \$</b>	--	\$224,000	\$190,000	\$185,000
<b>Sale Price \$</b>	--	\$224,000	\$190,000	\$185,000
<b>Type of Financing</b>	--	Conv	Conv	Cash
<b>Date of Sale</b>	--	01/17/2024	02/29/2024	01/11/2024
<b>DOM · Cumulative DOM</b>	-- · --	15 · 33	18 · 28	16 · 32
<b>Age (# of years)</b>	38	38	39	44
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Condo Floor Number</b>	1	1	1	1
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Condo	1 Story Condo	1 Story Condo	1 Story Condo
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,284	1,284	1,049	1,049
<b>Bdrm · Bths · ½ Bths</b>	2 · 2	2 · 2	2 · 2 · 1	2 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	None	None	Attached 1 Car	None
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.03 acres	.03 acres	.03 acres	.03 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	\$0	+\$11,750	+\$11,750
<b>Adjusted Price</b>	--	\$224,000	\$201,750	\$196,750

\* Sold 1 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

## Recent Sales - Cont.

**Reasons for Adjustments** Why the comparable sale is superior or inferior to the subject.

- Sold 1** There are not any adjustments for this comp. This comp has Block construction, eating space in the kitchen, Range, Refrigerator, Washer, Built In Oven, Dryer, Patio and Porch with inside laundry.
- Sold 2** +\$11750 for GLA. This comp has a Fenced yard, Patio and Porch with Deck Covered Outdoor Lights, Sliding Doors, Disposal, Dishwasher, Hot Water Electric, Microwave, Microwave Hood, Range and irrigation system.
- Sold 3** +\$11750 for GLA. This comp has a Dishwasher, Disposal, Dryer, Exhaust Fan, Freezer, Hot Water Electric, Microwave, Microwave Hood, Oven, Range, Range Hood, Refrigerator, Washer, family Room, mature landscaping.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				The subject has not been listed in the MLS.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$224,000	\$224,000
<b>Sales Price</b>	\$223,000	\$223,000
<b>30 Day Price</b>	\$220,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Listing comp one and sale comp one weigh the most for the value of the subject. The comps are all is within two miles of the subject. The comps are within 20% of the GLA, lot size and year built. The value of the subject is within 20% of all of the sale comps. There is a lack of comps within the last 90 days. It was necessary to search up to 12 months back to find similar comps. Due to the lack of listing comps it was necessary to search up to two miles to find more similar listing comps. The range of value for the listing comps is high due to the lack of comps.</p>		

## Clear Capital Quality Assurance Comments Addendum

**Reviewer's Notes** The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

## Subject Photos



Front



Address Verification



Side



Side



Street



Street

## Subject Photos



Other



Other



## Listing Photos

**L1** 101 GRAND PLAZA DR #H1  
Orange City, FL 32763



Front

**L2** 34 FAIRWAY DR  
Debary, FL 32713



Front

**L3** 32 FAIRWAY DR  
Debary, FL 32713



Front

## Sales Photos

**S1** 935 Eastridge Dr # 7A  
Debary, FL 32713



Front

**S2** 101 Grand Plaza Dr # P60  
Orange City, FL 32763



Front

**S3** 101 Grand Plaza Dr # C30  
Orange City, FL 32763



Front

## ClearMaps Addendum

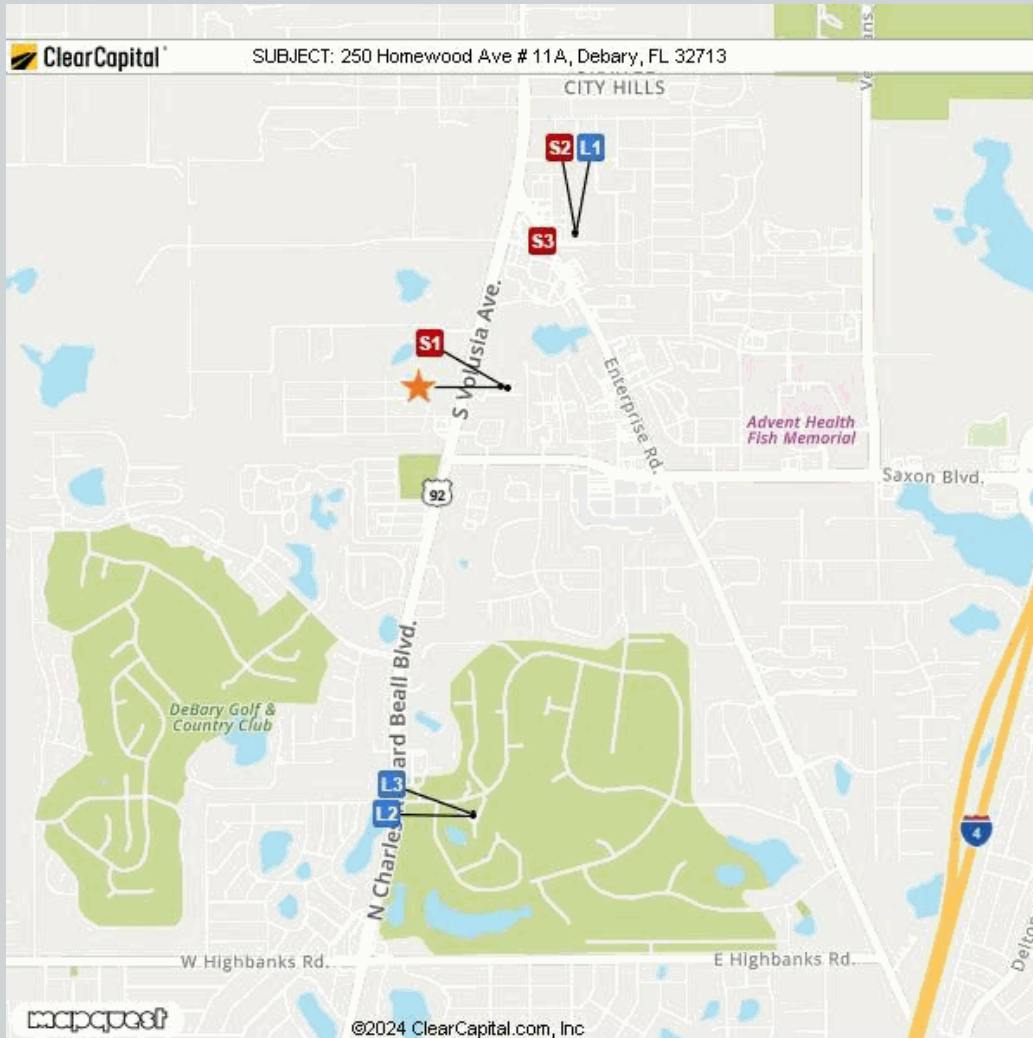
**Address** ★ 250 Homewood Ave Unit 11a, Debary, FLORIDA 32713

**Loan Number** 57824

**Suggested List** \$224,000

**Suggested Repaired** \$224,000

**Sale** \$223,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	250 Homewood Ave Unit 11a, Debary, Florida 32713	--	Parcel Match
L1	101 Grand Plaza Dr #H1, Orange City, FL 32763	0.52 Miles <sup>1</sup>	Parcel Match
L2	34 Fairway Dr, Debary, FL 32713	1.29 Miles <sup>1</sup>	Street Centerline Match
L3	32 Fairway Dr, Debary, FL 32713	1.28 Miles <sup>1</sup>	Street Centerline Match
S1	935 Eastridge Dr # 7a, Debary, FL 32713	0.02 Miles <sup>1</sup>	Street Centerline Match
S2	101 Grand Plaza Dr # P60, Orange City, FL 32763	0.51 Miles <sup>1</sup>	Parcel Match
S3	101 Grand Plaza Dr # C30, Orange City, FL 32763	0.46 Miles <sup>1</sup>	Street Centerline Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

## Addendum: Report Purpose

### Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price	A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.
Distressed Price	A price at which the property would sell between a willing buyer and a seller acting under duress.
Marketing Time	The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.
Typical for Local Market	The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

## Addendum: Report Purpose - cont.

**Report Instructions**

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

\*\*If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible\*\*

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

## Report Instructions - cont.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

## Broker Information

<b>Broker Name</b>	Debbie Ferrazzi	<b>Company/Brokerage</b>	PrimeSource Real Estate
<b>License No</b>	SL3070501	<b>Address</b>	563 Woodford Dr Debary FL 32713
<b>License Expiration</b>	09/30/2025	<b>License State</b>	FL
<b>Phone</b>	3862161847	<b>Email</b>	debsydoodlef@gmail.com
<b>Broker Distance to Subject</b>	0.74 miles	<b>Date Signed</b>	06/22/2024

*By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.*

## Disclaimer

**This document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose.**

**Unless otherwise specifically agreed to in writing:**

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